

**UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF OHIO  
WESTERN DIVISION**

<b>In re:</b>  <b>RONALD L. JOAN, II</b> <b>KATHRYN E. JOAN</b>  <b>Chapter 13 Debtors</b>	<b>* Case No. 16-31009 jpg</b>  <b>* Chapter 13</b>  <b>* JUDGE JOHN P. GUSTAFSON</b>  <b>* <u>NOTICE OF TRUSTEE'S</u></b> <b><u>INABILITY TO MAKE CONDUIT</u></b> <b><u>PAYMENT (COURT CLAIM 18)</u></b>
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The Standing Chapter 13 Trustee did not receive an amount of money sufficient to disburse the November 2017 conduit mortgage payment in the above captioned case to New Penn Financial LLC, dba Shellpoint Mortgage Servicing, Court Claim No. 18. The Trustee shall issue a Motion to Dismiss if the Plan is not brought current within thirty (30) days.

Further, the mortgage holder may proceed to seek appropriate remedies as allowed by the Bankruptcy Code and the Court.

Respectfully submitted,

/s/ Elizabeth A. Vaughan  
Elizabeth A. Vaughan  
Standing Chapter 13 Trustee  
316 N. Michigan St., Suite 501  
Toledo OH 43604

### **CERTIFICATION**

I certify that on November 17, 2017, a true and correct copy of the Notice of Trustee's Inability to Make Conduit Payment(s) was served:

Via the court's Electronic Case Filing System on these entities and individuals who are listed on the court's Electronic Mail Notice List:

Marc E. Dann, on behalf of Debtors, at [mdann@dannlaw.com](mailto:mdann@dannlaw.com)

United States Trustee at [ustp.region09@usdoj.gov](mailto:ustp.region09@usdoj.gov)

And by regular U.S. mail, postage prepaid, on:

Ronald L. Joan, II  
Kathryn E. Joan  
403 Center Drive  
Upper Sandusky, OH 43351  
Debtors

New Penn Financial LLC  
d/b/a Shellpoint Mortgage Servicing  
P.O. Box 10675  
Greenville, SC 29603-0675  
On behalf of Mortgage Holder

/s/ Elizabeth A. Vaughan  
Elizabeth A. Vaughan  
Standing Chapter 13 Trustee